

Shopping for Homeowners Insurance Company/Policy Comparison Worksheet

Use this worksheet to help you gather information about insurance companies and the homeowners insurance policies they sell. Visit HelpInsure.com to get general information about companies, including complaint indexes, financial ratings, sample rate estimates, coverage comparisons, and discounts. Call companies directly for a rate quote.

Company name				
Telephone number				
Financial rating				
Consumer complaint index				
Company licensed (Yes/No)				
Type of policy (named peril or all risk)				
Replacement cost or actual cash value				
a. Dwelling				
b. Personal property				
c. Roof				
Deductible				
Discounts offered				
Annual premium				
Coverage comparison				
Policy covers damage from (Yes/No) ...	Fire and lightning			
	Windstorm and hail			
	Explosion			
	Smoke			
	Sudden and accidental leaking from plumbing, heating, air conditioning			
	Rain through damaged roof, windows, doors			
	Backup of sewers, drains			
	Freezing of plumbing or heating system			
	Mold and/or mold remediation			
	Falling objects, including trees			
	Weight of ice, sleet, snow			
	Vehicles			
	Animals			
	Construction defects			
Vandalism, malicious mischief				
Other	Damage to foundation or slab			
	Collapse of building			
	Glass breakage-dwelling			
	Claim filing deadlines			
	Suit filing deadlines			

Homeowners policies typically don't cover damage from floods. The National Flood Insurance Program provides flood insurance in many areas. For more information or to find an agent near you, visit floodsmart.gov.

If you live in one of the 14 counties along the Texas coast or certain parts of Harris County, your policy will likely exclude windstorm coverage. You will need to purchase wind and hail coverage separately from the Texas Windstorm Insurance Association. Visit twia.org.